

Protect Your Privacy



HOW TO
SECURE
YOUR
PERSONAL
INFORMATION



The increasing sophistication of computers and telecommunications networks has brought consumers many conveniences. But advanced technologies pose serious threats to privacy.

Most of you are familiar with what happens when your privacy has been compromised. Your phone rings off the hook with calls from telemarketers. Your mail box overflows with junk mail. You may even be the victim of identity theft, the fastest growing crime in America.



California is taking steps to protect your privacy.

California is the first state in the nation to establish a state agency dedicated to protecting consumer privacy.

Established July 2001, the Office of Privacy Protection, in the California Department of Consumer Affairs, provides information and assistance on identity theft and other privacy issues.

The California Attorney General is establishing an Identity Theft Database to help victims of identity theft who have been wrongfully accused of or associated with crimes committed by another person using a stolen identity. The Attorney General is also joining forces with the Federal Trade Commission's national do-not-call registry, which allows consumers to sign up for free to stop telemarketing calls.

Privacy Laws

California's Constitution gives each citizen the right to privacy. Following are some important privacy laws supporting that right.

- California businesses cannot publicly post or display Social Security numbers.
- California businesses must shred, erase or destroy personal information in customer records when they dispose of them.
- Medical providers and health plans are limited in the disclosure of patients' medical information.
- California law specifies the crime of identity theft.
- Electronic credit card receipts cannot show more than the last five digits of the credit card number (effective 1/1/04).
- Consumer credit reporting agencies must provide free copies of credit reports to consumers who have been denied credit or who are identity theft victims
- Consumers can place security alerts or freezes on their credit files to protect themselves from identity theft.
- State government agencies must post privacy policies on their websites and in offices.

For more information on state and federal privacy laws visit the Department of Consumer Affairs' Office of Privacy Protection website at www.privacy.ca.gov/laws.

The information and resources contained in this brochure can help you get control of your personal information and protect your privacy.

It's up to you

The first thing to do is pay attention to when you give out personal information. Every day people give away information without giving it much thought. Here are some important tips on what you can do to secure your personal information.

Protect your social security number.

Your Social Security number is the criminal's prime target. It is the key to your credit and bank accounts and other financial records. If your Social Security number falls into the hands of the wrong person, you could become a victim of credit card fraud, banking fraud or identity theft.

Don't carry your Social Security card with you.

Try to memorize the number. Do not have your



Social Security number printed on your checks. Only give it out when it is required like on tax forms, employment records and banking, stock and property transactions. If it is requested by a federal government agency, look for the

Privacy Act notice. The notice will tell you if your Social Security number is required and how it will be used.

Although there is no law that prevents a business from asking for your Social Security number, you should always ask if you can omit the number or if there's an alternative that you can provide.

Review your credit report regularly.

Order your credit report once a year (quarterly, if you're a victim of identity theft) and make sure the information is accurate. Make sure that any incorrect information is removed. The information in your report can determine if you get a loan, a job or insurance coverage. It is available to credit grantors, employers, landlords and insurers. To request a copy of your credit report call:

Experian	(888) 397-3742
Equifax	(800) 685-1111
TransUnion	(800) 888-4213

Pay attention to your Social Security Statement of Earnings and Benefits.

You receive it automatically each year, about three months before your birthday. Your Statement contains a record of your earnings history and an estimate of how much you paid in Social Security taxes. It also includes estimates of benefits you and your family may be eligible for. If you find incorrect information on your Statement, call, the SSA fraud department at (800) 269-0271.

California law limits what information can be requested at the checkstand. Merchants cannot write your credit card number on your check. And when you pay by credit card, they cannot write or record personal information like address and



phone number on the transaction slip or any other form associated with the purchase unless that information is needed for certain situations, like delivering the product to your home.

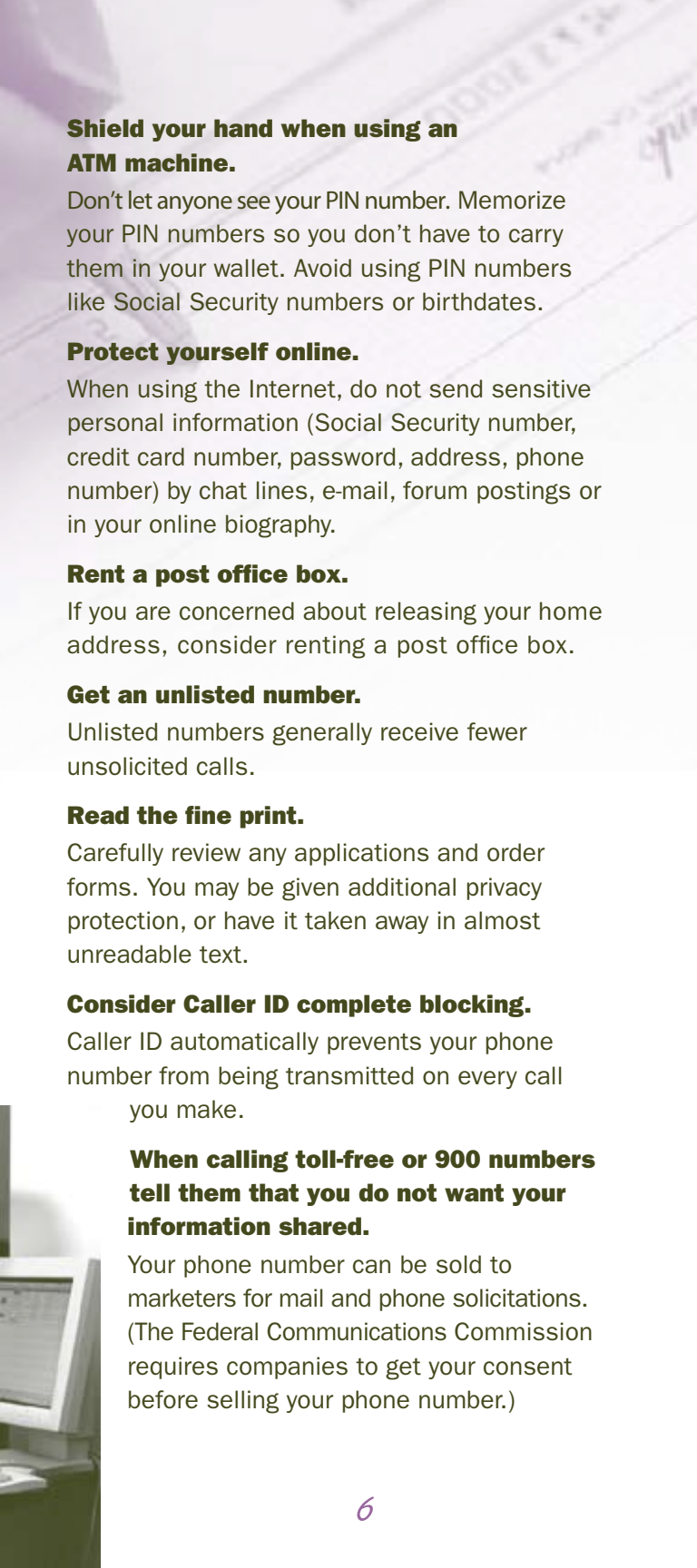
Think twice before joining a “buyers club” or using a debit, credit or check-cashing card when paying for groceries. When the card is “swiped” through the card reader, your name and address can be linked to the list of purchases that is created when your groceries are “read” by the price scanner. If you do not want a database of your shopping habits compiled, you can choose not to join the buyers club, or you can pay cash.

Be careful what you say on cordless and cellular telephones.

Do not reveal sensitive information like your social security, credit card, or bank account number, especially if you’re using an older, non-digital phone. Digital models offer more protection.

Find out if information about your medical history is stored in the insurance industry data base, the Medical Information Bureau (MIB). The report is free if you have received a letter from an insurance company stating that they used MIB information to make a negative decision about you. It’s \$9 otherwise. You may receive a copy of your MIB report by calling (617) 426-3660.





Shield your hand when using an ATM machine.

Don't let anyone see your PIN number. Memorize your PIN numbers so you don't have to carry them in your wallet. Avoid using PIN numbers like Social Security numbers or birthdates.

Protect yourself online.

When using the Internet, do not send sensitive personal information (Social Security number, credit card number, password, address, phone number) by chat lines, e-mail, forum postings or in your online biography.

Rent a post office box.

If you are concerned about releasing your home address, consider renting a post office box.

Get an unlisted number.

Unlisted numbers generally receive fewer unsolicited calls.

Read the fine print.

Carefully review any applications and order forms. You may be given additional privacy protection, or have it taken away in almost unreadable text.

Consider Caller ID complete blocking.

Caller ID automatically prevents your phone number from being transmitted on every call you make.

When calling toll-free or 900 numbers tell them that you do not want your information shared.

Your phone number can be sold to marketers for mail and phone solicitations. (The Federal Communications Commission requires companies to get your consent before selling your phone number.)

Opt-Out

Protect your financial privacy.

Tell financial companies that they may not sell or share your customer data with other businesses outside their group of affiliated companies. Federal law requires banks, credit card companies, insurance companies and brokerage firms to send you a privacy notice each year, giving you the opportunity to “opt out” of having your personal information sold or shared with unrelated companies. If you do not remember receiving a privacy notice, ask your financial company to mail the form to you.

Reduce telemarketing calls.

The Federal Trade Commission has established a national “do-not-call” list where consumers



can register to have unsolicited calls blocked. Consumers can register with the FTC on the internet at www.ftc.gov or by

calling toll-free 888-382-1222.

You can also ask telemarketers to put you on their “do not call” lists. Federal law requires them to maintain lists of consumers who ask not to be called. You must notify each company individually.

Reduce junk mail.

Many mail order firms, magazines and credit card companies provide a box to check if you do not want your name, address and shopping habits sold to other companies.

Participate in the Direct Marketing Association's Mail Preference Service. Send your name and address to Mail Preference Service, P.O. Box 643, Carmel, NY 10512. You'll be added to a list of people who do not want to receive mail from the major nationwide catalog and marketing companies. This won't stop all junk mail. For other types of unwanted junk mail, you have to deal with each mailer directly.

In general, be aware that when you provide your name, address, phone number and other personal information, your name could end up on mailing lists. The following activities often result in junk mail and telemarketing calls:

- filling out warranty and product registration cards;
- listing your phone number and address in the phone book;
- joining or donating money to clubs, organizations or charities;
- subscribing to magazines, book clubs and music/CD clubs.

Also, be aware that when you make any major life change – marriage, birth, home sale, move, divorce – a government agency records the event. Many files are open to the public and are used by marketers to compile lists. Though you generally cannot make public records private, you can write to companies that have put you on a mailing list and ask to be deleted.

Get your name off mailing lists for pre-approved offers of credit.

Notify the credit bureaus that you do not want to receive pre-approved credit offers by calling (888) 5-OPT-OUT.

Avoid entering sweepstakes or contests.

The purpose of such contests is to compile names and addresses that can be used for other solicitations, such as fundraising or catalog offers.

Be assertive when asked for information you do not feel is necessary.

Tell businesses and organizations that have access to your name, address and phone number that you do not want your information shared, rented or otherwise released. Most businesses are not required by law to keep your information confidential, but many will honor your request.

Give only minimum information. Question the need for the information. Ask how it will be used. Find out who has access to the information and



how it will be protected from unauthorized access. Ask when and how the records will be discarded when they're no longer needed.

If you are not satisfied with how your information is handled, take your business elsewhere. If you are dealing with a public agency and have concerns, contact your city councilmember, state legislator or congressperson to voice your concern.

Take control and secure your personal information. It is up to you to protect your privacy.

Resources

**California Department of
Consumer Affairs
Office of Privacy Protection**

400 R Street
Sacramento, CA 95814
(866) 785-9663
www.privacy.ca.gov

California State Attorney General

(800) 952-5225
www.ag.ca.gov

**Policy Information Clearinghouse Online
Senate Office of Research**

Get information on successful and pending bills in the California Legislature on privacy and many other issues.
www.sen.ca.gov/sor/privacy/contents.htm

Federal Trade Commission

www.ftc.gov

FirstGov for Consumers

www.consumer.gov

Privacy Rights Clearinghouse

3100 5th Avenue, Suite B
San Diego, CA 92103
(619) 298-3396
www.privacyrights.org

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